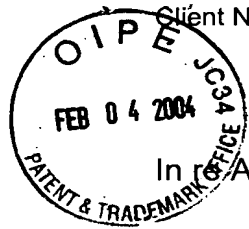


Docket No.: 3350-106
File No. 1158.41557X00
Client No.: Kight + E-Bill

PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of
KIGHT, et al.

:
: Art Unit: 3624

Serial No: 10/608,413

:
: Examiner: TBD

Filed: June 30, 2003

For: INTEGRATED ELECTRONIC BILL PRESENTMENT AND UNIVERSAL PAYMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 4, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

☒ No additional fee is required.

☒ Also attached: PTO-1449 Forms

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
TOTAL FEE DUE					\$0

- ☐ A Credit Card Payment form in the amount of \$0 is attached
- ☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



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SWC/slk

Docket No. 3350-106
File No. 1158.41557X00
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PAYMENT

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: Group Art Unit: 3624

: Examiner: TBD

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INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 4, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-106
File No. 1158.41557X00
Client No. Kight + E-Bill

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41557X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

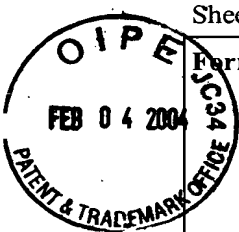
ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in dark ink, appearing to read "Sterling W. Chandler", followed by a long horizontal flourish line.

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Form PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DKT. NO.
3350-106
1158.41557X00SERIAL NO.
10/608,413INFORMATION DISCLOSURE STATEMENT
BY APPLICANT

(Use several sheets if necessary)

APPLICANT
KIGHT, et al.FILING DATE
June 30, 2003GROUP
3624

U.S. PATENT DOCUMENTS

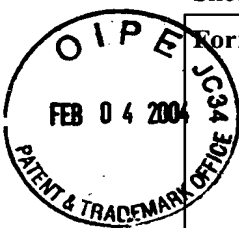
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	AA	4,745,559	5-17-88	Willis, et al.		
	AB	5,483,445	1-9-96	Pickering		
	AC	5,930,759	7-27-99	Moore, et al.		
	AD	5,873,072	2-16-99	Kight, et al.		
	AE	5,025,373	6-18-91	Keyser Jr., et al.		
	AF	5,794,221	8-11-98	Egendorf		
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	AM	2294566	5-1-96	Great Britain			
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	AU	Anita Malnig, Roundup of Financial Software: Home Accountant, pp. 73-74, II Computing, Vol. 1, No. 3, February 1986
	AV	Sharon Gamble Rue, Electronic Checkbook, Machintosh Buyer's Guide, p. 128/1, 5/85, Abstract from Microsearch AN: 85-028312
	AW	Tracie Forman Hines, The Check is in the Modem, MacUser Vol. 1, p. 6815; 10185 Abstract from Microsearch AN: 85-028676
	AX	Myte Myke Business System: Order-Entry Billing, Product Literature, Abstract from Microsearch file of Orbit, AN: 87-039522
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	AZ	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corp., Intuit Inc., Microsoft Corp. pp. 312-356
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Form PTO-1449

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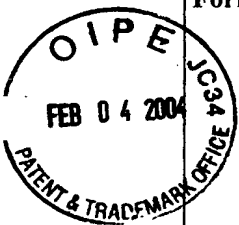
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA	5,496,991	3-5-96	Delfer, III, et al.		
	AB	5,265,008	11-23-93	Benton, et al.		
	AC	5,121,945	6-16-92	Thomson, et al.		
	AD	4,484,328	11-20-84	Schlatly		
	AE	4,649,563	3-10-87	Riskin		
	AF	4,734,858	3-29-88	Schlatly		
	AG	5,326,959	7-5-94	Perazza		
	AH	5,465,206	11-7-95	Hilt, et al.		
	AI	5,699,528	12-16-97	Hogan		
	AJ	5,884,288	3-16-99	Chang, et al.		
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	AL	5,956,700	9-21-99	Landry		

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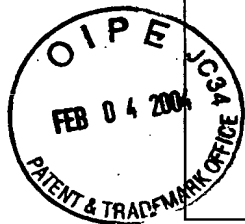
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA	6,035,285	3-7-00	Schlect, et al.		
	AB	6,070,150	5-30-00	Remington, et al.		
	AC	4,799,156	1-17-89	Shavit, et al.		
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	AL	6,285,991	9-4-01	Powar		

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AG	5,325,290	6-28-94	Cauffman, et al.			
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AJ	6,078,907	6-20-00	Lamm			
AK	6,188,994	2-13-01	Egendorf			
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